



**The MasterCard
Foundation**

Invisible Lives: Understanding Youth Livelihoods in Ghana and Uganda

May 30, 2017



Vision Statement



The MasterCard
Foundation

**A world where
everyone has
an opportunity
to learn and
prosper.**



Mission



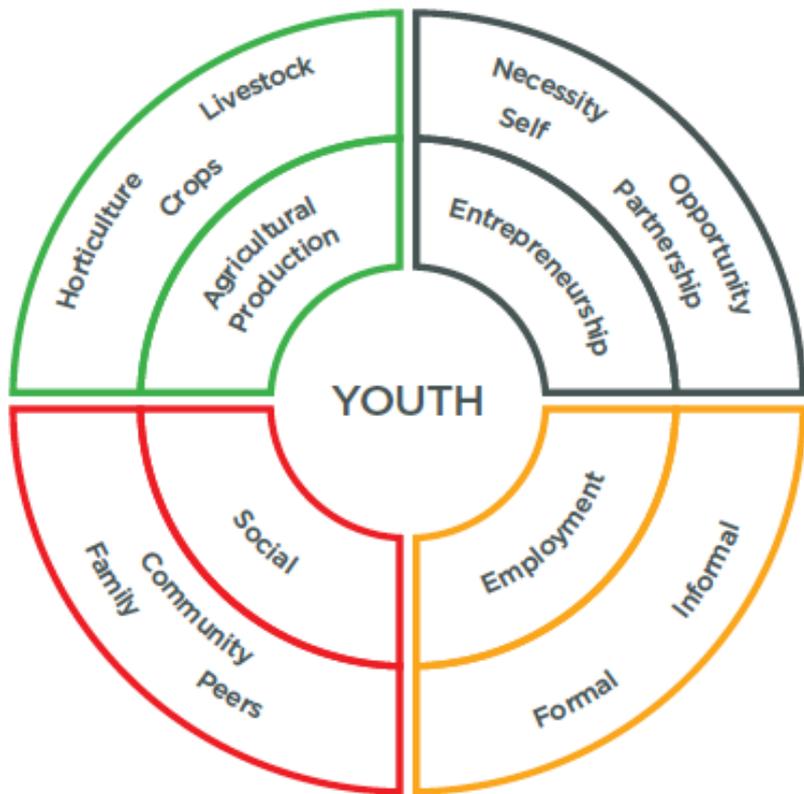
The mission of The MasterCard Foundation is to advance youth learning and promote financial inclusion to catalyze prosperity in developing countries. Specifically:

- Increase focus on agriculture across programs.
- Expand financial services and focus on clients.
- Enhance the quality and accessibility of secondary, vocational and university education.
- Enable more young people to access opportunities in Africa's growing economy.
- Advance thought leadership that informs policies and practices.



What We Wanted to Learn

Mixed Livelihoods Approach In Practice



- What livelihood strategies do youth employ?
- Given these livelihoods, what are the needs of youth around economic opportunities?
- How do these strategies and needs vary by gender, age, country and region?



Applied Research in Action

- Diaries approach for systematic data collection over time (April 2015 – April 2016).
- 122 participants in Ghana and 124 participants in Uganda.
- Youth researchers conducted biweekly interviews with young people using smartphones.
- Very low drop out rate; research was meaningful to participants.

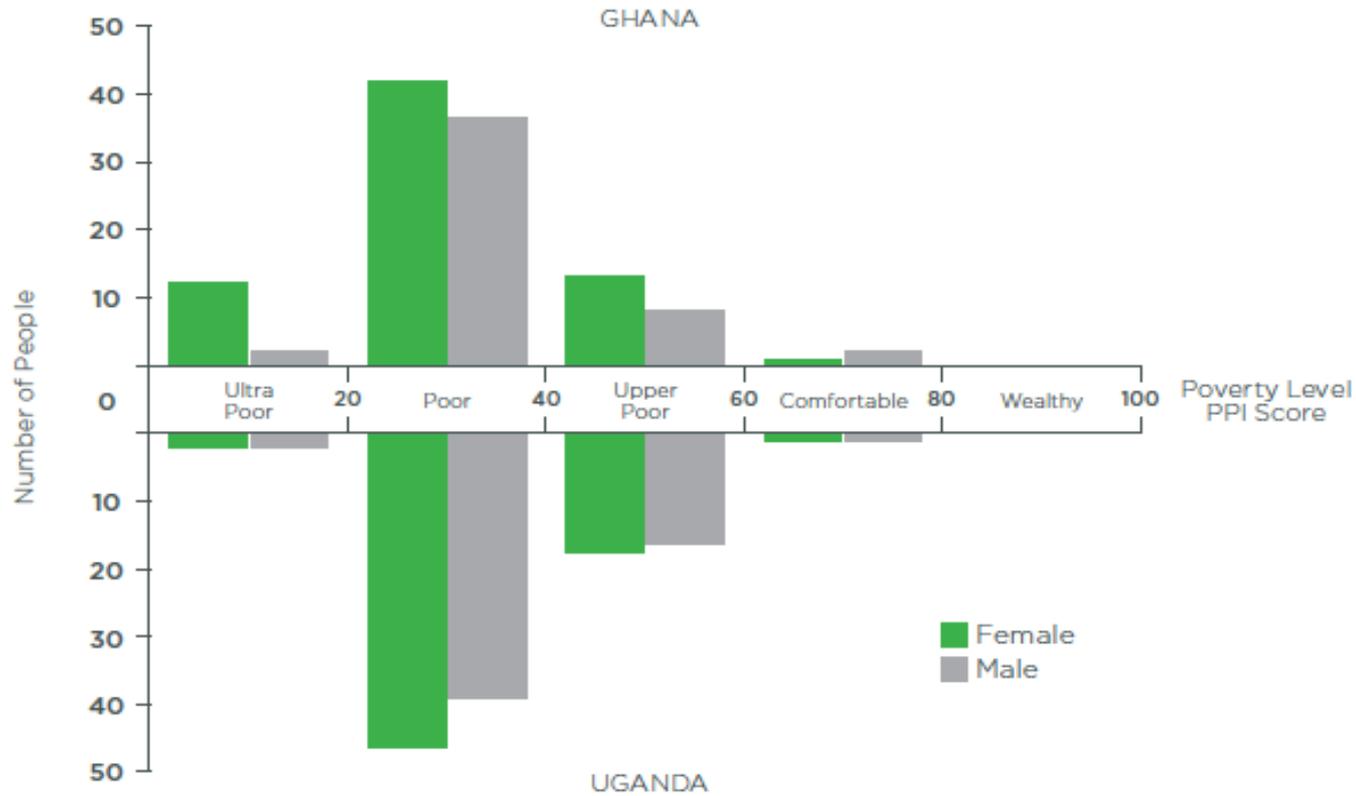




Poverty Levels in Ghana and Uganda

FIGURE 3

Youth Participants by Poverty Level

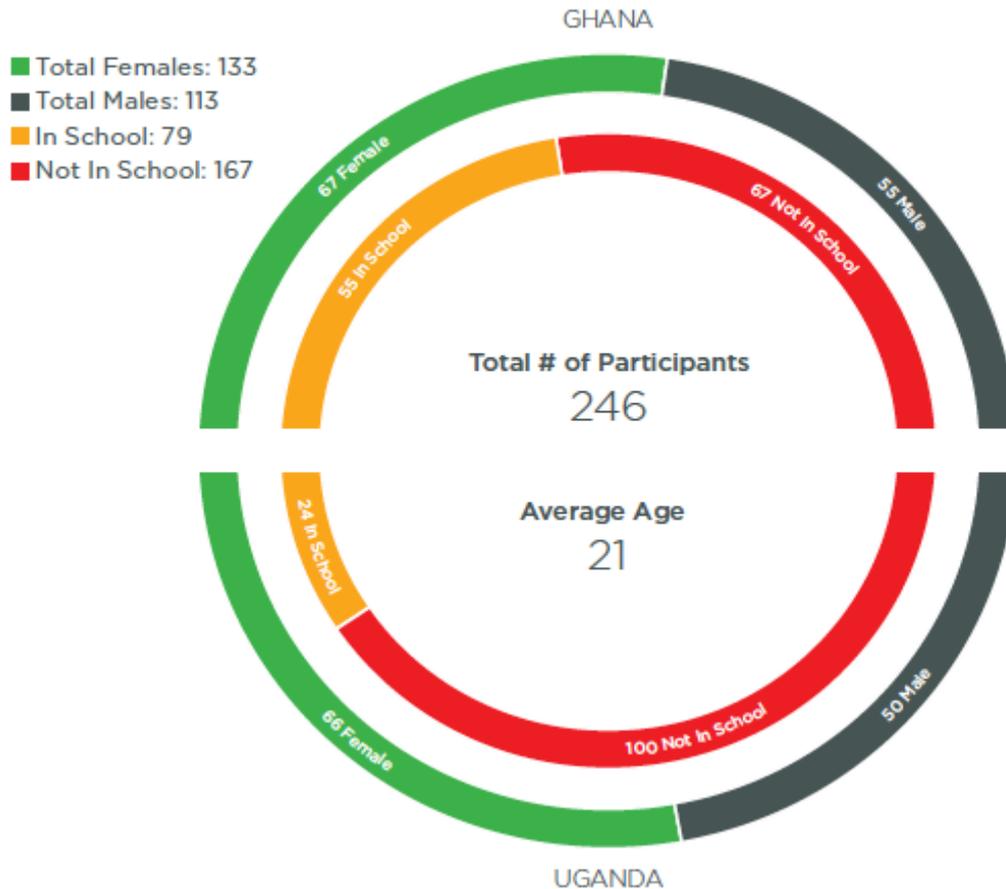




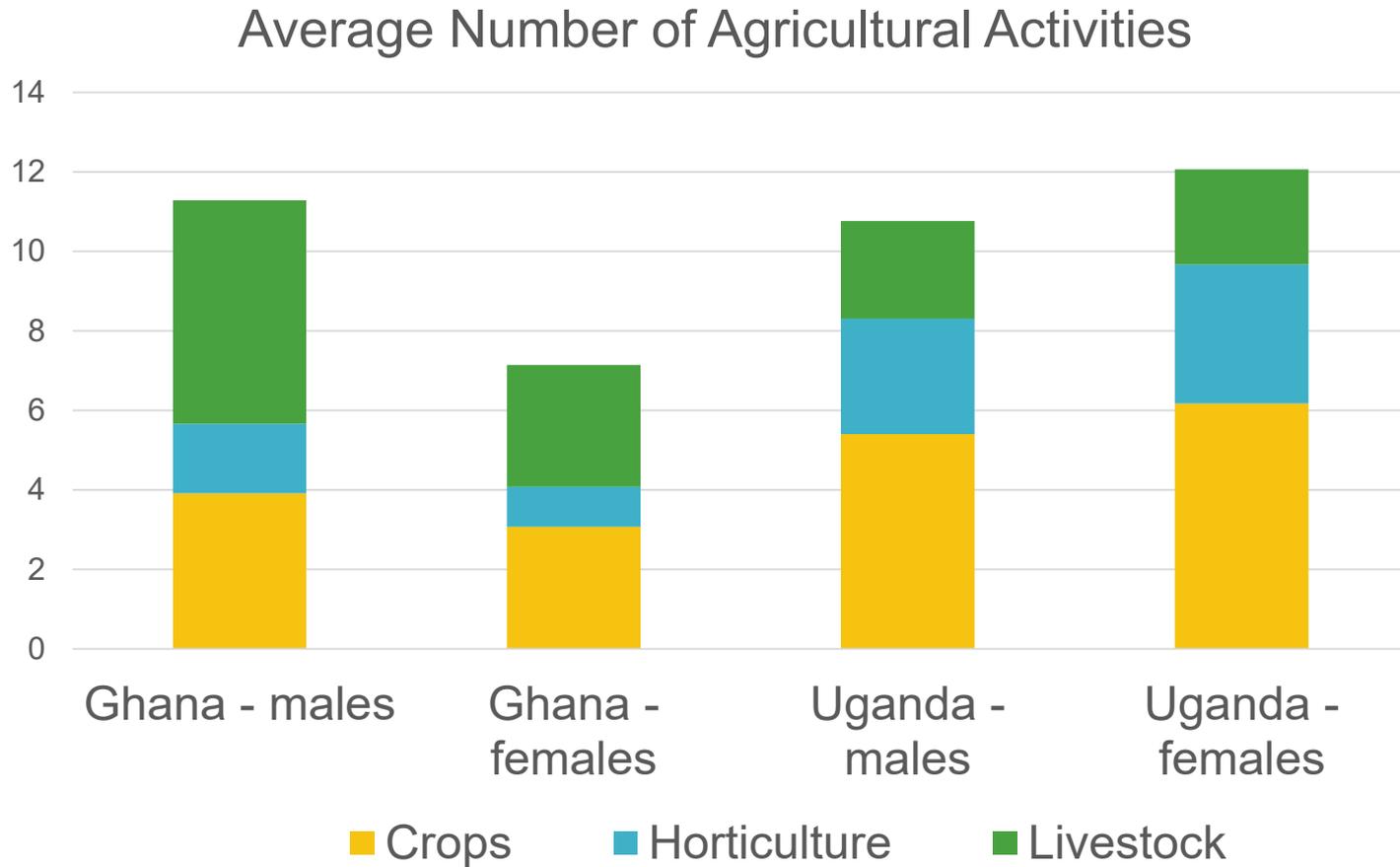
Profile of Participants

FIGURE 2

Youth Participants In Study

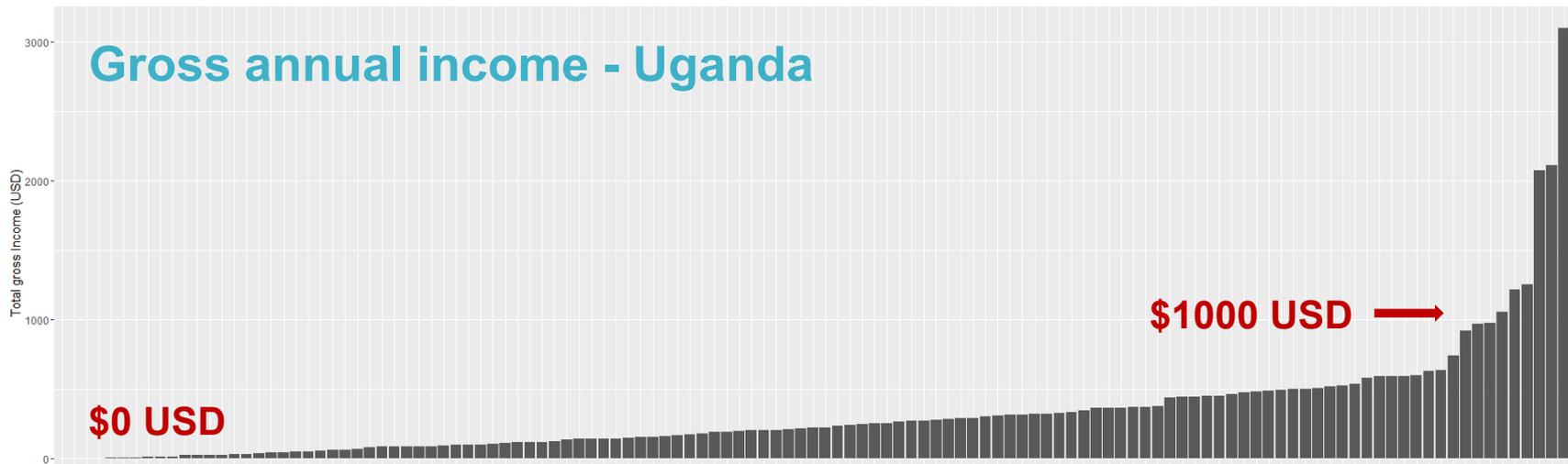
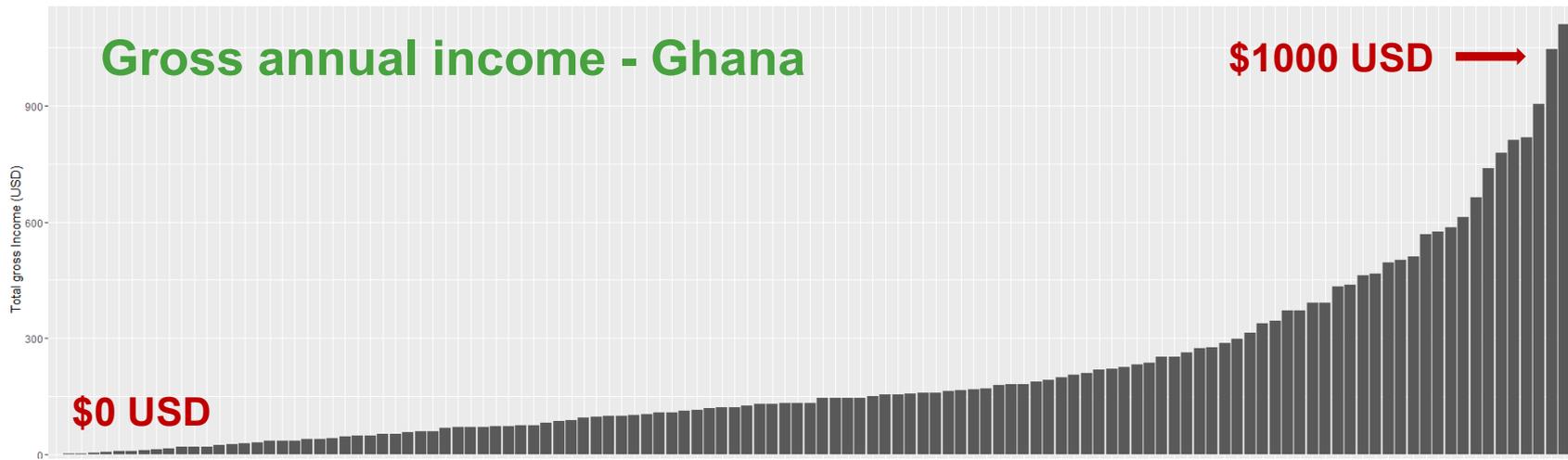


Agricultural Production is central to rural young people's livelihoods





Who was most successful, and why?



Key Findings

- **Young people have diverse livelihoods**
 - **Agricultural production is central to rural young people's livelihoods, but agricultural incomes are meagre.**
 - **Both formal and informal wage employment is rare and sporadic, or elusive**
 - **Entrepreneurship offers opportunity and risk**
 - **Support networks are critical for young people**
-

Implications for the YL Sector

Who are we reaching?

- The youth in this study were largely invisible to both development organizations and their own governments, and did not have any access to support services, training, or finance capital.

Incorporating mixed livelihoods

- Specialization may be seen as extremely risky, particularly for those already living at or below the poverty level, as it does not provide sufficient protection against the financial and external shocks to which young people are often exposed.

Implications for the YL Sector (continued)

Reaching scale

- Scale and reach at the rates necessary to create fundamental change in Africa will only be achieved through mass-market solutions that reach a substantial proportion of youth.

Impact through systems and market transformation

- For the vast majority of Africa's young people, improved livelihoods will not come through a program or project but through improved social, educational, and economic systems.